

Be well, and well informed

At CalPERS, we care about your health. We collect and analyze information on our health care trends and costs. The data provides opportunities for all of us to learn how to use our health care benefits more efficiently, stay healthy, and contribute to affordable health care for everyone.

Saving on Prescription Drugs

Our data shows that from 2004-2007, the number of members using their pharmacy benefit grew twice as much as the overall growth of CalPERS health program membership. In that same period, the total amount CalPERS spent on prescription drugs over and above a member's co-payment increased 33 percent.

Brand name drugs usually cost more than generic drugs. From 2004-2007, our data showed that the average cost of brand name drugs increased 52 percent, compared with 33 percent for generics.

We understand that getting the best value for your prescription dollar is important to your pocketbook. It is also important when it comes to containing future premium rates. Here are some helpful tips:

- **Consider generics.** Generic drugs are almost always as safe and effective as brand name drugs, but they cost less. Whenever possible, ask your doctor for generic equivalent drugs, and ask if a generic has been introduced to replace your brand name drug.
- **Order maintenance medications by mail.** If you're taking a maintenance medication, you can save time and money by getting a 90-100 day supply by mail.
- **Take your medication as directed.** Being compliant with your medication can improve your health and help avoid unnecessary trips to the emergency room or admissions to the hospital. This is especially important if you have a chronic condition, such as diabetes or hypertension.

For more information about the health of CalPERS members, visit CalPERS On-Line at www.calpers.ca.gov/bewellinformed.